

# The right account for your life

Your life is unique and your checking account should be too. That's why we've created checking accounts to fit the way you live. We've even made it easy to choose the right account - just check the chart. Compare and select the right one for you.

In addition to the features listed, every checking account from MemberSource includes:

## FREE VISA® DEBIT CARD

Faster than a check, more secure than cash. Plus it's accepted at millions of places worldwide that accept Visa Debit.

## FREE ALLPOINT ATM NETWORK

Use your MSCU Visa Debit Card to withdraw funds for free at over 55,000 ATMs worldwide. It's a fee-free transaction.

## FREE ONLINE HOME BANKING

Access your account 24/7/365. Transfer funds, view account balance and activity, make payments and more.

## FREE MOBILE BANKING

Rather use a phone? Access your account anytime, anywhere from any cell phone with internet access. You can also set up your mobile wallet to use Apple Pay®, Samsung Pay™ and Google Pay®.

## FREE ONLINE BILL PAYMENT

Say goodbye to stamps, envelopes and writing checks. Schedule your payments quickly, online or via phone.

## DIRECT DEPOSIT

No lines to stand in and no driving to a branch. Your paycheck gets deposited to your MemberSource checking account automatically each pay period.

## OVERDRAFT TRANSFER

For just a small service fee, we'll cover your overdrawn checks with funds in your other MemberSource accounts and you'll avoid the embarrassment and hassle. Just set up your preferences at account opening or any other time.

	Simply Free	Personal Choice	Member's Advantage	Market Reward	Select
	<ul style="list-style-type: none"> <li>✓ Good value</li> <li>✓ No minimum balance required</li> </ul>	<ul style="list-style-type: none"> <li>✓ No minimum balance required</li> </ul>	<ul style="list-style-type: none"> <li>✓ Earns dividends on modest balances</li> </ul>	<ul style="list-style-type: none"> <li>✓ Maximum dividends for large balances</li> <li>✓ Maximum perks</li> </ul>	<ul style="list-style-type: none"> <li>✓ Second chance checking with convenient services</li> </ul>
Minimum to open	\$25	\$25	\$500	\$5,000	\$25
Minimum daily balance	None	None	\$500	\$5,000	None
Monthly service charge*	None	\$6/month	None if minimum met; \$10/ month otherwise	None if minimum met; \$25/ month otherwise	\$12/month
Earns dividends	No	No	Yes, on balances of \$100 or more	Yes, on all balances	No
Non-MSCU ATM transaction fee	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each	\$2.00 each
Online/Mobile Banking	Free	Free	Free	Free	Free
BillPayer	Free	Free	Free	Free	Free
Overdraft transfer from a MSCU account	\$5 per item	\$5 per item	\$5 per item	Free	\$5 per item
Overdraft Privilege**	Available	Available	Available	Available	Not Available
Visa® debit card	Free	Free	Free	Free	Free
Other	e-Statement enrollment required			All Checks Free, Free Money Orders and Official Checks	\$10 account opening fee; Shared Branch transactions not available

\*Monthly service charge subject to change. Unlimited free ATM transactions at Allpoint Network ATMs. \*\*Overdraft Privilege only available upon request after account opened for 3 months with Direct Deposit.